

## ABSTRACT

A computer-based method for allocating funds in pre-established accounts for use by customers, by creating for each customer a customer account file containing a record of funds deposited for the customer, and limiting how the funds in each customer account file may be spent on audio and video entertainment in the form of goods and services in response to command instructions from the fund depositor, wherein the limit on the funds is a limit on transaction amount or a limit according to content on the audio or video entertainment on which the funds may be spent. Computer-based systems implementing the inventive method are also disclosed.

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